	mation to identify your case:		
Debtor 1	Curtis Lee White Full Name (First, Middle, Last)		
Debtor 2 (Spouse, if filing)	Full Name (First, Middle, Last)		
United States Ba	ankruptcy Court for the SOUTHERN DISTRICT OF MISSISSIPPI		his is an amended plan, and the sections of the plan that
Case number: (If known)		have been	_
Chapter 13	Plan and Motions for Valuation and Lien Avoidance		12/17
Part 1: Notice	es		
To Debtors:	This form sets out options that may be appropriate in some cases, but the pindicate that the option is appropriate in your circumstances or that it is pedo not comply with local rules and judicial rulings may not be confirmable debts must be provided for in this plan.	ermissible in your ju	dicial district. Plans that
	In the following notice to creditors, you must check each box that applies		
To Creditors:	Your rights may be affected by this plan. Your claim may be reduced, mod	lified, or eliminated.	
	You should read this plan carefully and discuss it with your attorney if you hav an attorney, you may wish to consult one.	re one in this bankrupt	cy case. If you do not have
	If you oppose the plan's treatment of your claim or any provision of this pl		
	to confirmation on or before the objection deadline announced in Part 9 of (Official Form 309I). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015.		
	(Official Form 309I). The Bankruptcy Court may confirm this plan without	it further notice if no	objection to confirmation
	(Official Form 309I). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015.	nt further notice if no under any plan that mo one box on each line t	o objection to confirmation ay be confirmed. o state whether or not the
l I	(Official Form 3091). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015. The plan does not allow claims. Creditors must file a proof of claim to be paid to the following matters may be of particular importance. Debtors must check of plan includes each of the following items. If an item is checked as "Not Includes the country of the following items."	nt further notice if no under any plan that m one box on each line t luded" or if both box	o objection to confirmation ay be confirmed. o state whether or not the
a parti 1.2 Avoida	(Official Form 3091). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015. The plan does not allow claims. Creditors must file a proof of claim to be paid to the following matters may be of particular importance. Debtors must check of plan includes each of the following items. If an item is checked as "Not Included provision will be ineffective if set out later in the plan. It on the amount of a secured claim, set out in Section 3.2, which may result in	under any plan that mone box on each line the luded" or if both box	ay be confirmed. state whether or not the less are checked, the
a parti 1.2 Avoida set out	(Official Form 3091). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015. The plan does not allow claims. Creditors must file a proof of claim to be paid to the following matters may be of particular importance. Debtors must check of plan includes each of the following items. If an item is checked as "Not Included provision will be ineffective if set out later in the plan. It on the amount of a secured claim, set out in Section 3.2, which may result in the plan and payment or no payment at all to the secured creditor ance of a judicial lien or nonpossessory, nonpurchase-money security interest,	under any plan that mone box on each line the luded" or if both box	ay be confirmed. so state whether or not the less are checked, the
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a parti 1.2 Avoida set out 1.3 Nonstar Part 2: Plan F	(Official Form 3091). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015. The plan does not allow claims. Creditors must file a proof of claim to be paid of the following matters may be of particular importance. Debtors must check of plan includes each of the following items. If an item is checked as "Not Includes provision will be ineffective if set out later in the plan. It on the amount of a secured claim, set out in Section 3.2, which may result in ital payment or no payment at all to the secured creditor ance of a judicial lien or nonpossessory, nonpurchase-money security interest, in Section 3.4. Indiand provisions, set out in Part 8.	under any plan that mone box on each line the luded" or if both box	o objection to confirmation ay be confirmed. o state whether or not the es are checked, the Not Included Not Included
a parti 1.2 Avoida set out 1.3 Nonstar Part 2: Plan F 2.1 Length The plan period s fewer than 60 mo	(Official Form 3091). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015. The plan does not allow claims. Creditors must file a proof of claim to be paid of the following matters may be of particular importance. Debtors must check of plan includes each of the following items. If an item is checked as "Not Included provision will be ineffective if set out later in the plan. It on the amount of a secured claim, set out in Section 3.2, which may result in ital payment or no payment at all to the secured creditor ance of a judicial lien or nonpossessory, nonpurchase-money security interest, in Section 3.4. Indard provisions, set out in Part 8. Payments and Length of Plan The following matters may be of particular importance. Debtors must check of payments and Length of Plan The following matters may be of particular importance. Debtors must check of payments and secured claims. Shall be for a period of	under any plan that manner box on each line to luded" or if both box Included Included Included Included	objection to confirmation ay be confirmed. o state whether or not the ies are checked, the Not Included Not Included Not Included
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Debtor	Curtis L	ee White			Case number		
			semi-monthly, we will will will will be used to the joint debte			er 13 trustee. Unless otherwise ss:	ordered by the
2.3	Income tax retu	urns/refunds.					
	Check all that a Debtor		exempt income tax re	funds received d	uring the plan term		
			trustee with a copy of to the trustee all non-e			the plan term within 14 days of during the plan term.	of filing the
	Debtor	r(s) will treat incon	me refunds as follows:				
	tional payments	•					
Check	_	If "None" is check	ked, the rest of § 2.4 no	eed not be comp	leted or reproduced	' .	
Part 3:	Treatment of S	Secured Claims					
3.1	Mortgages. (Ex	ccept mortgages to	o be crammed down	under 11 U.S.C.	§ 1322(c)(2) and i	dentified in § 3.2 herein.).	
	Check all that a	nnly					
			e rest of § 3.1 need not	be completed or	reproduced.		
3.1(a)	1322(b)(5) sha	all be scheduled be	elow. Absent an object	ion by a party in	interest, the plan w	d cured under the plan pursuan vill be amended consistent with ortgage payment proposed here	the proof of
1 Danimin	Mtg pmts to	Carrington M	lortgage				
Бедінін	ng July 2025	@	\$1,275.68	y Pian ∐ L	Pirect. Include	s escrow ✓ Yes No	
1	Mtg arrears t	to Carrington	Mortgage	Through	June 2025		\$4,144.65
3.1(b)	U.S.C. § 1 the proof of herein.	322(b)(5) shall be	scheduled below. Abs	ent an objection	by a party in intere	tained and cured under the plar st, the plan will be amended co uing monthly mortgage payme	nsistent with
Property	address:						
Mtg pmt			@	Dl	D:	LlJ V N	
Beginnir	ng month		<u> </u>	Plan	Direct.	Includes escrow Yes No	
Property	-NONE- Mtg	arrears to		_ Through _			
3.1(c)			in full over the plan claim filed by the mort		objection by a par	ty in interest, the plan will be a	mended
Creditor	: -NONE-	A	Approx. amt. due:		Int. Rate*:		
	Address:						
		aid with interest at	the rate above: Claim Attachment)				
		id without interest:	¢				
		Principal Balance)					
g	1	Φ.		NE /			
-	claim for taxes/in		-NO f Claim Attachment)	NE- /month, be	ginning month.		

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Deptor	_ <u></u>	urtis Lee white		Case number			
		dered by the court, the inteating as needed.	rest rate shall be the curre	ent Till rate in this District			
3.2	Motion f	n for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one					
				not be completed or reproduced. only if the applicable box in Par	t 1 of this plan is checked.		
		amounts to be distributed to at the lesser of any value s	to holders of secured claim to the below or any value	ms, debtor(s) hereby move(s) the ue set forth in the proof of claim.	(5) and for purposes of determination of the court to value the collateral described below Any objection to valuation shall be filed on nkruptcy Case (Official Form 309I).		
		of this plan. If the amount treated in its entirety as an	of a creditor's secured claunsecured claim under P	aim is listed below as having no	be treated as an unsecured claim under Part 5 value, the creditor's allowed claim will be se ordered by the court, the amount of the s listed in this paragraph.		
Name of	creditor	Estimated amount of creditor's total claim #	Collateral	Value of collateral	Amount of secured claim Interest rate*		
OneMai Financia		\$11,898.00	2011 Lexus LS 460 220000 miles	\$7,110.00	\$7,110.00 10.00%		
nsert add	itional cl	aims as needed.					
For mob	ile homes	and real estate identified i	n § 3.2: Special Claim for	r taxes/insurance:			
-NONE-	Name of	creditor	Collateral	Amount per month	Beginning month		
Unless o	therwise	ordered by the court, the in	nterest rate shall be the cu	arrent Till rate in this District			
For vehic	les identi	fied in § 3.2: The current r	nileage is				
3.3	Secured	claims excluded from 11	U.S.C. § 506.				
Check		None. If "None" is checke	ed, the rest of § 3.3 need r	not be completed or reproduced.			
3.4	Motion t	o avoid lien pursuant to 1	1 U.S.C. § 522.				
Check one		None. If "None" is checke	ed, the rest of § 3.4 need r	not be completed or reproduced.			
3.5	.5 Surrender of collateral.						
	√	None. If "None" is checked. The debtor(s) elect to surrothat upon confirmation of	ender to each creditor list this plan the stay under 1	1 U.S.C. § 362(a) be terminated a	res the creditor's claim. The debtor(s) request as to the collateral only and that the stay rom the disposition of the collateral will be		
4.4=		Name of Creditor			Collateral		
1st Fran				Household Goods Household Goods			
Family (Household Goods			

Debtor	Curtis Lee White	Case number
Insert ad	lditional claims as needed.	
Part 4:	Treatment of Fees and Priority Claim	ns
4.1	General Trustee's fees and all allowed priority of without postpetition interest.	laims, including domestic support obligations other than those treated in § 4.5, will be paid in full
4.2	Trustee's fees Trustee's fees are governed by statute an	nd may change during the course of the case.
4.3	Attorney's fees.	
	✓ No look fee:	
	Total attorney fee charged:	\$4,600.00
	Attorney fee previously paid:	\$272.00
	Attorney fee to be paid in plan per confirmation order:	\$4,328.00
	☐ Hourly fee: \$ (Subject to appr	roval of Fee Application.)
4.4	Check one. None. If "None" is checked, the Internal Revenue Service Mississippi Dept. of Revenue Other	the rest of § 4.4 need not be completed or reproduced. \$17,000.00 \$0.00 \$0.00
4.5	_	he rest of § 4.5 need not be completed or reproduced.
Part 5: 5.1	Treatment of Nonpriority Unsecured Nonpriority unsecured claims not sep	
V	providing the largest payment will be ef The sum of \$	hat are not separately classified will be paid, pro rata. If more than one option is checked, the option fective. <i>Check all that apply</i> . these claims, an estimated payment of \$
		idated under chapter 7, nonpriority unsecured claims would be paid approximately \$105,391.30 ove, payments on allowed nonpriority unsecured claims will be made in at least this amount.
5.2	Other separately classified nonpriorit	y unsecured claims (special claimants). Check one.
	None. If "None" is checked, the	ne rest of § 5.3 need not be completed or reproduced.

Part 6: Executory Contracts and Unexpired Leases

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Debtor	Curtis Lee White	Case number
5.1	The executory contracts and unexpired leases licontracts and unexpired leases are rejected. Cha	isted below are assumed and will be treated as specified. All other executory eck one.
	None. If "None" is checked, the rest of §	6.1 need not be completed or reproduced.
Part 7:	Vesting of Property of the Estate	
7.1	Property of the estate will vest in the debtor(s) u	upon entry of discharge.
Part 8:	Nonstandard Plan Provisions	
8.1	Check "None" or List Nonstandard Plan Provis None. If "None" is checked, the rest of P	sions Part 8 need not be completed or reproduced.
	Bankruptcy Rule 3015(c), nonstandard provisions mu cial Form or deviating from it. Nonstandard provisio	ast be set forth below. A nonstandard provision is a provision not otherwise included in one set out elsewhere in this plan are ineffective.
	lowing plan provisions will be effective only if then nt an objection, any Proof of Claim filed by th	re is a check in the box "Included" in § 1.3. le IRS and/or MS Dept. of Revenue shall be paid pursuant to the claim.
Part 9:	Signatures:	
0.1		
9.1 The Del	Signatures of Debtor(s) and Debtor(s)' Attorney btor(s) and attorney for the Debtor(s), if any, must signal.	y gn below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their
complet	e address and telephone number.	
	/ Curtis Lee White	X
_	urtis Lee White gnature of Debtor 1	Signature of Debtor 2
Ex	xecuted on June 2, 2025	Executed on
13	305 N 7th Ave	
A	ddress aurel MS 39440-0000	Address
Ci	ity, State, and Zip Code	City, State, and Zip Code
Те	elephone Number	Telephone Number
Th	/ Thomas C. Rollins, Jr. homas C. Rollins, Jr. 103469 gnature of Attorney for Debtor(s)	Date June 2, 2025
Ρ.	O. Box 13767 ackson, MS 39236	
A	ddress, City, State, and Zip Code 01-500-5533	103469 MS
Te	elephone Number ollins@therollinsfirm.com	MS Bar Number
	mail Address	